

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

PHILIP A. COTTONE
KATHLEEN M. COTTONE
Debtor(s)

Case No. 17-20448GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2017.
- 2) The plan was confirmed on 04/05/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/24/2017, 03/04/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/02/2024.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 91.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,588.00.
- 10) Amount of unsecured claims discharged without full payment: \$22,592.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,488.55
Less amount refunded to debtor	\$1,124.12

NET RECEIPTS: **\$14,364.43**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$701.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,901.83**

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BMO HARRIS	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS ONE AUTO FINANCE*	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	63.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	648.00	648.98	648.98	0.00	0.00
DSNB	Unsecured	0.00	NA	NA	0.00	0.00
DSNB	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	3,072.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
KEYBANK NA**	Unsecured	2,177.00	2,169.29	2,169.29	0.00	0.00
KEYBANK NA**	Unsecured	1,925.00	1,925.08	1,925.08	0.00	0.00
KEYBANK NA**	Unsecured	0.00	9,939.54	9,939.54	0.00	0.00
MANUFACTURERS & TRADERS TRU	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	722.00	722.18	722.18	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,714.00	1,714.65	1,714.65	0.00	0.00
PNC BANK FORMERLY NATIONAL CI	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	20,050.00	20,050.59	0.00	10,262.60	0.00
PNC BANK NA	Secured	0.00	200.00	200.00	200.00	0.00
PNC BANK NA	Unsecured	9,959.00	0.00	0.00	0.00	0.00
PNC BANK NA	Secured	17,862.00	17,923.16	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	555.00	605.47	605.47	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	95.00	104.72	104.72	0.00	0.00
UNIVERSITY OF PITTSBURGH PHYSI	Unsecured	NA	357.15	357.15	0.00	0.00
UNIVERSITY OF PITTSBURGH PHYSI	Unsecured	NA	195.99	195.99	0.00	0.00
UPMC COMMUNITY MEDICINE	Unsecured	0.00	116.34	116.34	0.00	0.00
UPMC ST MARGARET	Unsecured	0.00	251.41	251.41	0.00	0.00
UPMC ST MARGARET	Unsecured	50.00	572.10	572.10	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	134.64	134.64	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$10,262.60	\$0.00
Mortgage Arrearage	\$200.00	\$200.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$200.00	\$10,462.60	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,457.54	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,901.83</u>	
Disbursements to Creditors	<u>\$10,462.60</u>	
TOTAL DISBURSEMENTS :		<u>\$14,364.43</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.